

# The Portland Resource

Aging and Disability  
Resource Center of  
Fond du Lac County

**WINTER  
2018**



Happy Holidays and New Years from those of us at the ADRC! We hope you enjoy the Winter edition of The Portland Resource. Make sure to watch for our Spring edition which will be out in March 2019!

You can get a copy of The Portland Resource by

- Requesting your name be added to the mailing list (either by email or mail) by calling (920) 929-3466 or emailing [adrc@fdlco.wi.gov](mailto:adrc@fdlco.wi.gov)
- Picking up a copy at the Fond du Lac Senior Center, Ripon Senior Center & Library, Senior Services (city/county building) or at the ADRC.
- Going to the ADRC website

**Any feedback or questions, please contact Jackie at (920) 929-7506.**

*Contact Us*

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The Aging & Disability  
Resource Center of  
Fond du Lac County is  
located at

**50 N. Portland  
Street  
Fond du Lac, WI  
54935**

Office Hours:  
Monday-Friday  
8:00 am- 4:30 pm  
(920) 929-3466  
[www.fdlco.wi.gov/adrc](http://www.fdlco.wi.gov/adrc)

**Walk-Ins  
Welcome!**

## Word from the Disability Benefit Specialist

By Lynnette Benedict

### **New WHEDA Resource for Finding Affordable Housing**

*Derived from Disability Benefit Specialist Program Updates October 2018*

WHEDA, along with Wisconsin Department of Health Services and Wisconsin Department of Administration, Division of Housing, have teamed up to bring you Wisconsin Housing Search

What is Wisconsin Housing Search? —A free tool to search or list housing and related resources. IT is available online or via a toll free call center. It provides live assistance Monday through Friday from 8 am to 7 pm. This tool helps link individuals to local resources for rental, legal, energy, Veterans assistance, and much more.

Benefits for consumers:

- Finding affordable, accessible housing. All searching is free and anonymous
- Listings are updated and can include photos and details about accessibility features, neighborhood amenities, utilities, applications and more.
- Quick links to helpful tools like rent and budget calculators

Call center phone number 1-877-428-8844 Monday through Friday from 8 am to 7 pm

Online search: <http://wihousingsearch.org/>

# Recipe Corner

## ROASTED BRUSSELS SPROUTS WITH TOMATOES

### Ingredients

- 1 pound small fresh Brussels sprouts, trimmed and cut in half lengthwise
- 1 can (14.5 ounces) Hunt's Fire Roasted Diced Tomatoes, drained
- 2 tablespoons pure canola oil
- 1/4 teaspoon garlic powder
- 1/4 teaspoon salt
- 1/8 teaspoon ground black pepper

### Directions

- Heat oven to 425F.
- In large bowl, toss together Brussels sprouts, drained tomatoes, oil, garlic powder, salt and pepper.
- Spread mixture in single layer on large shallow baking pan.
- Bake 20 minutes or until Brussels sprouts are tender and browned, stirring once halfway through.

### NOTES:

You can assemble this dish in the morning and slip them in the refrigerator, so all you have to do is slide them in the oven at dinner time.

Recipe Yield: Yield: 6 servings.

### NUTRITIONAL INFORMATION PER SERVING:

Calories: 75

Fat: 5 grams

Fiber: 2 grams

Sodium: 217 milligrams

Protein: 2 grams

Carbohydrates: 7 grams

Sugars: 2 grams

Source: <https://diabeticgourmet.com/diabetic-recipes/roasted-brussels-sprouts-with-tomatoes>

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# Rent Smart

## 2019

*Greetings Fond du Lac County Landlord,*

*As the instructor for The Rent Smart Program in Fond du Lac County, I wanted to share this brochure with you.*

*The Rent Smart Program has been provided to prospective tenants since 2004. The curriculum was renewed in 2018 as a digital curriculum. A certificate of participation is provided to those who complete both sessions. Please feel free to contact me with any questions you may have..*



**Rent Smart** provides practical education to help people looking for rental housing to acquire and



TEL: 920 929-3174

### Contact Information

For more information about **Rent Smart**, stop in or contact us:



University of Wisconsin-Extension

#### Fond du Lac County

400 University Drive, RM AE-227

Fond du Lac WI 54935

Phone: 920-929-3174

<http://fonddulac.uwex.edu/>

Facebook: UWEXFDL

Michelle Tidemann, Family Living Educator/Rent Smart Facilitator

[michelle.tidemann@ces.uwex.edu](mailto:michelle.tidemann@ces.uwex.edu)

Rent Smart brochures are also available on-line at <http://fonddulac.uwex.edu/family-financial-security/>

If you need an accommodation for a disability or language to fully participate in this program/event, please contact Michelle Tidemann, UW-Extension Fond du Lac County at (920) 929-3174 or WI Relay 711. Please allow us sufficient time to arrange the accommodation.

## Topics Covered

1. How Much Will it Cost? And Can I Afford it?
2. Checking out the Rental Property and the Landlord.
3. Application Process
4. Who's Responsible for Maintenance, Repairs and Care?
5. Communications
6. Rental Agreements—Moving In, Moving On



*"Landlords want good tenants who pay their rent, take care of a place, and get along with the neighbors."*

## Rent Smart

*Provides practical information to help people find and keep a decent place to live.*

**Program Overview:** Rent Smart emphasizes skills that may help tenants avoid legal confrontations. It stresses both tenant and landlord responsibilities and the advantages gained from viewing the landlord-tenant relationship as mutually beneficial rather than confrontational.

### Target Audience

*Rent Smart* is designed to help those individuals who have little to no rental experience and those who have had difficulty obtaining rental housing. Participants may be first time renters, as they graduate from school, or homeowners, transitioning to renting, individuals with poor rental or credit history, or individual who have other issues that may cause potential landlords to perceive them as high-risk tenants



**The Rent Smart Curriculum** was developed by staff from the University of Wisconsin-Extension in consultation with the Wisconsin Apartment Association, the Wisconsin Trade and Consumer Protection Division, the Tenant Resource Center, the Apartment Association of Southeast Wisconsin, and other housing and tenant support groups.

## 2019 Class Schedule

*Each month's class consists of 2 sessions. Participants **must** attend both sessions to receive the Rent Smart certificate.*

### Registration is required.

Call UW-Extension Fond du Lac County at (920) 929-3174 to register.

**January 15 & 17 - 1:00–3:30 p.m.** at the FDL Public Library\*

**February 26 & 28 - 1:00 a.m.– 3:30 p.m.** at the FDL Public Library\* (In McLane Meeting Room)

**March 19 & 21 - 9:30—12:00 p.m.** at the FDL Public Library\*

**May 28 & 30 - 1:00 a.m. - 3:30 p.m.** at the FDL Public Library\*

**July 16 & 18 - 5:30-7:45 p.m.** at the FDL Public Library\*

**September 10 & 12 - 5:30-7:45 p.m.** at the FDL Public Library\*

**November 19 & 20 - 1:00—3:30 p.m.** at the FDL Public Library\*

\*Fond du Lac Public Library, 32 Sheboygan St. (Mid States Room)



# Got questions? Need assistance?

The Alzheimer's Association is here to assist you in your journey.

Schedule a Care Consultation with an Alzheimer's Association representative. A Care Consultation is a private meeting designed to assist the person with the disease and/or their families in planning for and dealing with all aspects of the illness.

During this meeting ask questions about:

- concerns regarding memory loss
- assessment, diagnosis, and treatment
- coping with cognitive and behavioral changes
- planning for future care needs
- strategies for dealing with family conflicts



## **When:**

2nd Tuesday of each month  
1:00pm-3:00pm.

## **Where:**

Aging and Disability Resource Center  
50 N. Portland Street  
Fond du Lac, WI 54935

## **2019 Dates:**

Jan. 8	Feb. 12	March 12
April 9	May 14	June**
July 9	Aug. 13	Sept. 10
Oct. 8	Nov. 12	Dec. 10

\*\*No hours in June

**Services are provided at NO COST to consumers.**

**To schedule a meeting  
Call 920.904.6705**

## **About the Alzheimer's Association**

The Alzheimer's Association is the leading, global voluntary health organization in Alzheimer care and support, and the largest private, nonprofit funder of Alzheimer research. Our vision is a world without Alzheimer's, and since our founding in 1980, we have moved toward this goal by advancing research and providing support, information and education to those affected by Alzheimer's disease and related dementias.

## **Local Contact**

Alyssa Sommerfeldt  
Community Outreach Coordinator  
Alzheimer's Association - Southeastern WI Chapter  
24/7 Helpline: 800.272.3900  
Email: alsommerfeldt@alz.org



alzheimer's  association®



# alzheimer's association

## Memory Loss Support Groups in Fond du Lac County

**2<sup>nd</sup> Tuesday, 1:30 - 2:30 p.m.**

*For the Caregiver of Someone with Memory Loss*

Agnesian Adult Day Services

420 E. Merrill Avenue, Fond du Lac, WI 54935

Facilitator: Julie Schwartz - (920) 921-5812

**Respite Care Available, Advanced Notification Required**

**2<sup>nd</sup> Tuesday, 5:00 – 6:00p.m.**

*For the Caregiver of Someone with Memory Loss*

Ripon Medical Center

845 Parkside St, Ripon, WI 54971

Facilitator: Jenifer Bunker – (920) 745-3757

**4<sup>th</sup> Thursday, 6:30 – 7:30 p.m.**

*For the Caregiver of Someone with Memory Loss*

Fond du Lac Senior Center

151 E. 1<sup>st</sup> Street, Fond du Lac, WI 54935

Facilitator: Mary Ann LaPine – (920) 517-0830

**Please call the listed facilitator if you are interested  
in attending any of these Support Groups.**

# UW-Extension: Free credit freezes now available through credit bureaus

By: Michelle Tidemann UW-Extension

Due to a change in law earlier in 2018, consumers in Wisconsin and across the United States are now able to place free credit freezes on their credit reports from the three major consumer reporting agencies: Equifax, Experian, and TransUnion.

A credit freeze, also called a security freeze, is one of the strongest steps you can take to prevent people from fraudulently opening new accounts in your name. A credit freeze restricts people's access to your credit report, and you will likely need to lift the freeze when applying for new credit.

Credit freezes do not prevent your current creditors from reviewing your credit report. Your existing insurance company may review your credit report before renewing a policy, for example, or your credit card company may check your credit report before increasing your credit limit. Also, a freeze will not prevent new accounts from being opened by creditors who do not use credit reporting data.

Previously in Wisconsin, it cost \$10 to place a credit freeze on each credit report at each of the three major bureaus unless you were a victim of identity theft. It then cost another \$10 to lift each freeze when applying for credit. Under the new rules, if somebody previously purchased a credit freeze, the current freeze will stay in effect, but with no reimbursement for previous charges. Lifting of future freezes and re-freezing will be free.

Although most children will not have a credit history, identity thieves may still use children's personal information and Social Security number to open fraudulent lines of credit. The new law allows parents of children under the age of 16 to place a free credit freeze on their minor child's credit report. Previously, credit freezes for minors depended on such factors as the state, the credit bureau, and whether the child had already been a victim of identity theft. Individuals who have Power of Attorney for Finances for an incapacitated adult can also request a credit freeze for that individual.

A credit freeze may or may not be right for each individual. A few things to keep in mind include:

- A freeze prevents access to credit reports that might be needed for renting an apartment, opening a new cell phone plan, obtaining an insurance policy, or getting a new job with an employer who uses credit reports for hiring decisions. You will need to lift the freeze for these events.

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- College students and their parents who are in the process of financing a college education should note that private student loans and Federal Direct PLUS loans require a credit check, although several other Federal student loans do not. Applications for these types of loans will require temporarily lifting a freeze.
- Older adults may also have trouble accessing Social Security benefit estimates online and may need to visit a local office if they have a credit freeze in place.

All three consumer reporting bureaus provide options for temporarily lifting a credit freeze either for all creditors or just a select creditor. This process could take anywhere from several hours to several days depending on the credit bureau and if the lift is requested online or through the mail.

Another new option available to consumers is to place a free one-year fraud alert on a credit report. The one-year option is an extension of the previous 90-day fraud alert that was available before the new law was put into place. A fraud alert will mean that a creditor needs to contact the consumer at the number in their credit report to get permission to open a new line of credit, that is if the creditor uses credit reports in lending decisions. An Active Duty Alert is also an option for service members on active military duty and is similar to the one-year fraud alert.

Consumers can request a free credit freeze or fraud alert by phone, mail, or visiting the consumer reporting agencies websites:

- Equifax — 1-800-349-9960 or <https://www.equifax.com/personal/>
- Experian — 1-888-397-3742 or <https://www.experian.com/>
- TransUnion — 1-888-909-8872 or <https://www.transunion.com/credit-freeze>

Note that there is no fee for the security or credit freeze or for the one-year fraud alerts. The credit bureaus do sell additional credit monitoring services on their websites that are not to be confused with this mandated free service. No credit card or bank account information is required for these free requests.

The UW-Extension’s “Check Your Free Credit Report: 2/2, 6/6, 10/10” campaign can help you keep track of these changes and also make the process of ordering your free credit reports as easy as possible. Anyone can sign up to receive an email reminder from UW-Extension three times a year—on 2/2, 6/6, and 10/10—on the campaign’s website: [fyi.uwex.edu/creditreport](http://fyi.uwex.edu/creditreport).

**For more information on credit reports, contact Michelle Tidemann, Fond du Lac County UW Extension at 920-929-3174 or <http://fonddulac.uwex.edu>**

# Healthy Living *with* Diabetes - 2019



## What is *Healthy Living with Diabetes*?

This is a proven workshop...

- Designed for adults with type 2 diabetes or pre-diabetes and their caregivers
- Teaches skills to effectively manage diabetes or delay the onset of diabetes
- Can result in 25 percent improvement in your condition
- Can help minimize the adverse effects of diabetes

The workshop, facilitated by two trained leaders, including one who has diabetes, meets **for 2½ hours once a week for six weeks**. This workshop does not replace existing treatments but serves to complement a participant's medical treatment.

## Topics Include:

- What is diabetes?
- Sharing/problem-solving
- Setting short-term goals
- Healthy eating: meal planning and reading nutrition labels
- Tips for exercising
- Stress & depression
- Monitoring blood sugars
- Preventing low blood sugar
- Managing difficult emotions
- Preventing or delaying complications
- Working with and communicating more effectively with family, friends and medical providers.

## What's in it for me? *People who have taken the workshop show:*

- Better health and a sense of confidence in managing their diabetes
- Improvements in blood sugar levels and A1C
- Decrease in health distress and hypo- and hyperglycemia
- Fewer healthcare provider and emergency department visits and fewer hospitalizations

**Cost:** *Optional workbook purchase of \$20*



**wiha**  
Wisconsin Institute  
for Healthy Aging

## Did you know?

- One of every 12 Americans is affected by diabetes.
- In Wisconsin, there are 475,000 adults with diabetes and 1.45 million adults with pre-diabetes.

## Upcoming **FREE** Workshops

Thursdays, January 17 to February 21 \* 6 to 8:30 p.m.

Agnesian Health Shoppe  
307 Camelot Drive

Fond du Lac

Wednesdays, March 6 to April 10  
\* 1 to 3:30 p.m.

Holy Family

271 Fourth Street Way  
Fond du Lac

For more information, call  
(920) 926-5418 or  
(920) 906-4774

## Coming Soon! Sessions in Waupun & Ripon

Register online at  
[agnesian.com/know-and-go-classes](http://agnesian.com/know-and-go-classes)

**Space is limited!**  
**Please call to register today!**



Check out our other healthy living programs by visiting us online at:  
[www.wihealthyaging.org](http://www.wihealthyaging.org)  
Click "Find a Program"

¿Hablas Español?

Keetah Smith:  
(414) 225-4227

# CHRISTMAS CROSSWORD PUZZLE

USE THE CLUES TO COMPLETE THE CROSSWORD PUZZLE.

The crossword puzzle grid consists of 10 numbered starting points for clues:

- 1: Across, 7 letters
- 2: Down, 6 letters
- 3: Across, 4 letters
- 4: Down, 3 letters
- 5: Across, 6 letters
- 6: Down, 10 letters
- 7: Across, 5 letters
- 8: Down, 5 letters
- 9: Down, 3 letters
- 10: Across, 5 letters

**Across**

- 1. One of Santa's Reindeer
- 3. Santa's Helpers
- 5. December 25th is \_\_\_\_\_.
- 7. Christmas Drink
- 10. The name of a popular snowman.

**Down**

- 2. Christmas Month
- 4. He hates Christmas!
- 6. You hang them by the chimney.
- 8. On Christmas morning we unwrap our \_\_\_\_\_.
- 9. \_\_\_ to the world!





50 North Portland Street  
Fond du Lac WI 54935

If your organization is interested in submitting an article to the newsletter, please contact Jackie at (920) 929-7506, TTY: Use Relay (711), or email [adrc@fdlco.wi.gov](mailto:adrc@fdlco.wi.gov).

**If you would like to request to be on the mailing list  
for our newsletter please call  
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[adrc@fdlco.wi.gov](mailto:adrc@fdlco.wi.gov).**

**Please watch for our Spring edition of  
The Portland Resource in March 2019!!**